

Information to identify the case:

Debtor 1: <u>Keiara S. Seldon Chambers</u>			Social Security number or ITIN: xxx-xx-4056
First Name	Middle Name	Last Name	EIN: --_-----
Debtor 2: _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Virginia			Date case filed for chapter: 7 10/12/22
Case number: 22-32896-KLP			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Keiara S. Seldon Chambers	
2. All other names used in the last 8 years	aka Keiara S. Seldon-Chambers	
3. Address	6042 Glenway Court Richmond, VA 23225	
4. Debtor's attorney Name and address	Pia J. North North Law 5913 Harbour Park Drive Midlothian, VA 23112	Contact phone 804-739-3700 Email: help@pianorth.com
5. Bankruptcy trustee Name and address	Lynn L. Tavenner 341 Dial 866-630-1691 Code: 9791870 20 North Eighth Street, Second Floor Richmond, VA 23219	Contact phone (804) 783-8300 Email: ltavenner@tb-lawfirm.com

For more information, see page 2 >

Debtor **Keiara S. Seldon Chambers**

Case number **22-32896-KLP**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: October 13, 2022
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 14, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: January 13, 2023 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Keiara S. Seldon Chambers**

Case number **22-32896-KLP**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

In re:

Keiara S. Seldon Chambers
aka Keiara S. Seldon-Chambers

Social Security/Taxpayer ID Nos.:
xxx-xx-4056

Case Number: 22-32896-KLP
Chapter 7

Judge: Keith L. Phillips

Debtor(s)

NOTICE OF REMOTE HEARING

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY UNTIL FURTHER NOTICE.

REMOTE HEARING INFORMATION: Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at www.vaeb.uscourts.gov, on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

PLEASE NOTE: You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.

Dated: October 13, 2022

Notice of Remote Hearing

FOR THE COURT:

William C. Redden
Clerk of the Bankruptcy Court

In re:
Keiara S. Seldon Chambers
Debtor

Case No. 22-32896-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User:

Page 1 of 3

Date Rcvd: Oct 13, 2022

Form ID: 309A

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2022:

Recip ID	Recipient Name and Address
db	+ Keiara S. Seldon Chambers, 6042 Glenway Court, Richmond, VA 23225-4312
15987337	+ AT & T, P.O. Box 1954, Southgate, MI 48195-0954
15987336	+ Aden Park Homes, James River Point, 435 German School Rd, Richmond, VA 23225-5939
15987338	+ Cash 2 U Financial, 3396 NE Sugarhill Ave, Jensen Beach, FL 34957-3724
15987330	+ Certegy Check Services, Inc., 11601 Roosevelt Blvd., Saint Petersburg, FL 33716-2202
15987354	+ Genesis Properties, Inc., 11511 Allecingie Parkway, Richmond, VA 23235-4301
15987355	+ James River Pointe, 435 German School Road, Richmond, VA 23225-5939
15987359	++ MID ATLANTIC FINANCE, 4592 ULMERTON ROAD, CLEARWATER FL 33762-4107 address filed with court:, Mid-Atlantic Finance Company, 4592 Ulmerton Road, Suite 200, Clearwater, FL 33762
15987358	+ Mid-Atlantic Finance Company, 15201 Roosevelt Blvd, Clearwater, FL 33760-3559
15987360	+ Midstates Investment, 114 Sweetwater Dr., Lizella, GA 31052-3518
15987369	+ Rollingwood Apartments, 6300 Pewter Avenue, Richmond, VA 23224-5618
15987370	+ Solodar & Solodar, 11504 Allecingie Parkway, Richmond, VA 23235-4317
15987335	+ Weimark Credit Information, PO Box 994, Brick, NJ 08723-0078

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@pianorth.com	Oct 14 2022 00:44:00	Pia J. North, North Law, 5913 Harbour Park Drive, Midlothian, VA 23112
tr	Email/Text: lynn.tavener@txitrustee.com	Oct 14 2022 00:45:00	Lynn L. Tavenner, 341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor, Richmond, VA 23219
15987339	+ Email/Text: bbern@celticbank.com	Oct 14 2022 00:45:00	Celtic Bank, 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314
15987340	+ Email/Text: ngisupport@radiusgs.com	Oct 14 2022 00:45:00	Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
15987331	+ Email/Text: bankruptcy.notifications@fisglobal.com	Oct 14 2022 00:45:00	ChexSystems, Attn: Consumer Relations, 7805 Hudson Rd., Suite 100, Saint Paul, MN 55125-1703
15987341	+ Email/Text: BANKRUPTCY.NOTICES@RICHMONDGOV.COM	Oct 14 2022 00:45:24	City of Richmond, Personal Property Tax Assmnt, 900 E. Broad Street - Rm 102, Richmond, VA 23219-1907
15987342	+ EDI: COMCASTCBLCENT	Oct 14 2022 04:43:00	Comcast, P.O. Box 3005, Southeastern, PA 19398-3005
15987343	Email/Text: va_tax_bk@harriscollect.com	Oct 14 2022 00:45:00	Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
15987344	+ Email/PDF: creditonebknofications@resurgent.com	Oct 14 2022 00:48:26	Credit One Bank, PO Box 98875, Las Vegas, NV

District/off: 0422-7

User:

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15987345	Email/Text: DEbankruptcy@domenergy.com	Oct 14 2022 00:45:00	89193-8875 Dominion Power, P.O. Box 26543, Richmond, VA 23290-0001
15987333	^ MEBN	Oct 14 2022 00:41:53	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
15987346	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Oct 14 2022 00:48:33	Exeter Finance LLC, Po Box 166097, Irving, TX 75016-6097
15987347	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Oct 14 2022 00:48:25	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
15987332	^ MEBN	Oct 14 2022 00:42:00	Experian, Dispute Department, P.O. Box 4500, Allen, TX 75013-1311
15987348	+ EDI: TCISOLUTIONS.COM	Oct 14 2022 04:43:00	First Access, PO Box 5220, Sioux Falls, SD 57117-5220
15987350	EDI: AMINFOFP.COM	Oct 14 2022 04:43:00	First Premier Bank, Post Office Box 5519, Sioux Falls, SD 57117-5519
15987349	+ EDI: AMINFOFP.COM	Oct 14 2022 04:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15987351	+ EDI: AMINFOFP.COM	Oct 14 2022 04:43:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15987353	+ EDI: PHINGENESIS	Oct 14 2022 04:43:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15987352	+ EDI: PHINGENESIS	Oct 14 2022 04:43:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15987356	Email/Text: govtaudits@labcorp.com	Oct 14 2022 00:45:00	Lab Corp, P.O. Box 2240, Burlington, NC 27216
15987357	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2022 00:48:27	Lynv Funding, P.o. B 10584, Greenville, SC 29603-0584
15987361	Email/Text: EBN@Mohela.com	Oct 14 2022 00:45:00	MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
15987362	Email/Text: EBN@Mohela.com	Oct 14 2022 00:45:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
15987363	Email/Text: bankruptcy@nationalcreditsystems.com	Oct 14 2022 00:44:00	National Credit Systems, Inc., Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131
15987364	+ EDI: NFCU.COM	Oct 14 2022 04:43:00	Navy FCU, 820 Follin Lane, Vienna, VA 22180-4907
15987365	+ EDI: NFCU.COM	Oct 14 2022 04:43:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15987366	EDI: NFCU.COM	Oct 14 2022 04:43:00	Navy Federal Credit Union, Post Office Box 3100, Merrifield, VA 22119-3100
15987367	+ Email/Text: bwiese@rbclaw.com	Oct 14 2022 00:44:00	Randolph,Boyd,Cherry & Vaughan, 13 E. Main Street, Richmond, VA 23219-2109
15987368	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2022 00:48:26	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15987371	Email/Text: bankruptcy@springoakscapital.com	Oct 14 2022 00:44:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15987372	+ Email/Text: bankruptcy@sw-credit.com	Oct 14 2022 00:45:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
15987373	EDI: AISTMBL.COM	Oct 14 2022 04:43:00	Tmobile, PO Box 629025, El Dorado Hills, CA 95762
15987375	+ EDI: TCISOLUTIONS.COM	Oct 14 2022 04:43:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD

District/off: 0422-7

User:

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			57118-5710
15987374	+ EDI: TCISOLUTIONS.COM	Oct 14 2022 04:43:00	Total Visa/The Bank of Missouri, Po Box 85710, Sioux Falls, SD 57118-5710
15987329	^ MEBN	Oct 14 2022 00:41:49	TransUnion, P.O. Box 2000, Chester, PA 19016-2000
15987334	^ MEBN	Oct 14 2022 00:41:39	TransUnion Consumer Relations, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
15988098	+ Email/Text: USAVAE.Bankruptcynotices@usdoj.gov	Oct 14 2022 00:45:00	U.S. Attorney's Office, 919 E. Main St., Ste. 1900, Richmond, VA 23219-4625
15987377	+ EDI: VERIZONCOMB.COM	Oct 14 2022 04:43:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15987376	+ EDI: VERIZONCOMB.COM	Oct 14 2022 04:43:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
15987378	+ EDI: COMCASTCBLCENT	Oct 14 2022 04:43:00	Xfinity, 1701 John F. Kennedy Boulevard, Philadelphia, PA 19103-2838

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2022 at the address(es) listed below:

Name	Email Address
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Lynn L. Tavenner	ltavenner@tb-lawfirm.com amorris@tb-lawfirm.com;ltavenner@iq7technology.com;ecf.alert+Tavenner@titlexi.com
Pia J. North	on behalf of Debtor Keiara S. Seldon Chambers R44457@notify.bestcase.com;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com

TOTAL: 3